



PATENT  
85CF-00114

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Messmer et al. :  
Serial No.: 09/737,629 : Art Unit: 3628  
Filed: December 15, 2000 : Examiner: David Robert Vincent  
For: METHODS AND SYSTEMS :  
FOR FINDING VALUE AND :  
REDUCING RISK :

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I certify that the documents listed below:

- Issue Fee Transmittal (1 pg., in duplicate)
- Comments of Statement of Reasons for Allowance (2 pgs.)
- Formal Drawings Transmittal (1 pg., in duplicate)
- Fourteen (14) Sheets of Replacement Formal Drawings
- Certificate of Express Mail (1 pg.)
- Return Post Card
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,

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**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

Sir:

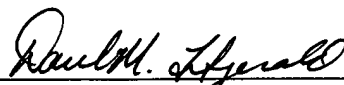
The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated November 4, 2005.

Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statement may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. The Examiner recites in the Reasons for Allowance what he believes is taught by references: Bukowsky U.S. Patent No. 5,934,674; Brealey and Myers, *Principals of Corporate Finance*; and Frazer CA Patent No. 2,309,853. Applicants respectfully submit that Applicants do not necessarily agree with what the Examiner has recited as to what is taught by these references. Rather, Applicants believe the record as a whole should be considered.

The Examiner further notes in the Reasons for Allowance that none of the prior art of record, taken individually or in an combination, disclose or suggest "the combination of limitations specified in the independent claims". Applicants agree. However, the Examiner appears to refer to each independent claim, namely Claims 1, 12, 23 and 34, as "a computerized method". Applicants note that independent Claims 1 and 34 are directed to a "computer implemented method" and that independent Claim 12 is direct to a "portfolio valuation system" and that independent Claim 23 is directed to a "computer". While Applicants believe that the claims are allowable, Applicants would like to clarify the Reasons for Allowance on this point.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,

  
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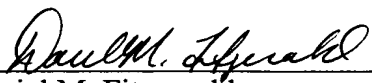
**TRANSMITTAL OF FORMAL DRAWINGS**

Mail Stop: Issue Fee  
Attention: Official Draftsman  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed are Fourteen (14) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

Respectfully submitted,

  
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